

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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MidFirst Bank



Order Filed on March 11, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

Karen D. Hill,

Debtor.

Case No.: 18-14783 ABA

Adv. No.:


Hearing Date: 1/15/19 @ 10:00 a.m.

Judge: Andrew B. Altenburg, Jr.

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: March 11, 2019**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

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Debtor: Karen D. Hill

Case No: 18-14783 ABA

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 2102 East Oak Road A5, Vineland, NJ. 08361, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Tamika N. Wyche, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of January 24, 2019, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due August 2018 through January 2019 for a total post-petition default of \$8,649.60 (6 @ \$1,419.72, 4 Late Charges @ \$32.82); and

It is **ORDERED, ADJUDGED and DECREED** that a down payment of \$1,491.72 is to be paid immediately; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$7,157.88 will be paid by Debtor remitting \$1,192.98 per month in addition to the regular monthly mortgage payment, which additional payments shall begin on February 1, 2019 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume February 1, 2019, directly to Secured Creditor's servicer, MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

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It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

**Certificate of Notice Page 4 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Karen D. Hill  
 Debtor

Case No. 18-14783-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Mar 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2019.

db Karen D. Hill, 2102 E Oak Rd, Unit A5, Vineland, NJ 08361-2579

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 13, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2019 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor Finance of America, LLC NJECFMAIL@mw-c-law.com,  
 nj-ecfmail@ecf.courtdrive.com  
 Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
 Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
 summarymail@standingtrustee.com  
 Kevin Gordon McDonald on behalf of Creditor MIDFIRST BANK kmcdonald@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Melissa S DiCerbo on behalf of Creditor Finance of America, LLC nj-ecfmail@mw-c-law.com,  
 nj-ecfmail@ecf.courtdrive.com  
 Michael R. DuPont on behalf of Creditor Bay Atlantic Federal Credit Union  
 dupont@redbanklaw.com, dana@redbanklaw.com  
 Nona Ostrove on behalf of Creditor King's Crossing Condominium Association, Inc.  
 nostrove@ostrovelaw.com  
 Robert J. Malloy on behalf of Creditor SJFCU ecf.rjmalloylaw@gmail.com  
 Tamika N. Wyche on behalf of Debtor Karen D. Hill daviddanielslaw@gmail.com,  
 G30609@notify.cincompass.com  
 Tamika Nicole Wyche on behalf of Debtor Karen D. Hill daviddanielslaw@gmail.com,  
 G30609@notify.cincompass.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12